

Fill in this information to identify the case:

Debtor 1	Hyun Sook Lee Kim
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	Western
	District of TN (State)
Case number	15-30049

**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor:	US Bank Trust National Association	Court claim no. (if known):	11
Last 4 digits of any number you use to identify the debtor's account: 2433			
Property address:	1398 E. Rain Lake Lane		
Number	Street		
Collierville	TN	38017	
City	State	ZIP Code	

**Part 2: Prepetition Default Payments**

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: MM / DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- Total postpetition ongoing payments due: (a) \$ 5,975.36
- Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 681.00
- Total. Add lines a and b. (c) \$ 6,656.36

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 01 / 01 / 2021  
MM / DD / YYYY

Debtor 1 Hyun Sook Lee Kim  
First Name Middle Name Last Name

Case number (if known) 15-30049

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

*Check the appropriate box::*

- I am the creditor.
- I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

 /S/ Edward D. Russell  
Signature

Date 04 / 05 / 2021

Print Edward D. Russell  
First Name Middle Name Last Name

Title authorized agent

Company The SR Law Group

If different from the notice address listed on the proof of claim to which this response applies:

Address PO Box 128  
Number  Street

Mt. Juliet TN 37087  
City State ZIP Code

Contact phone (615) 559-3190

Email erussell@thesrlawgrou.



Payment Changes				
Date	P&I	Escrow	Total	Notice Filed
11/1/2015	\$899.30	\$537.37	\$1,436.67	Filed w/ POC
5/1/2017	\$899.30	\$503.78	\$1,403.08	NOPC
11/1/2019	\$899.30	\$594.54	\$1,493.84	NOPC
		\$0.00		NOPC
		\$0.00		
		\$0.00		

Loan Information	
Loan #	2433
Borrower	Kim
BK Case #	15-30049
Date Filed	10/21/2015
First Post Petition	
Due Date	11/1/2015
POC Covers	12/01/14 - 10/01/15

Date	Amount Rcvd	Post Pet Due Date	Contractual Due Date	Amt Due	Over/Short	Suspense Credit	Suspense Debit	Suspense Balance	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	Comments
2/24/2016	\$3,274.98	1/1/2016	12/1/2014	\$1,436.67	\$1,838.31	\$1,838.31		\$1,838.31			\$0.00	\$0.00	
2/24/2016		2/1/2016	1/1/2015	\$1,436.67	-\$1,436.67		\$1,436.67	\$401.64			\$0.00	\$0.00	
4/15/2016	\$1,637.49	3/1/2016	2/1/2015	\$1,436.67	\$200.82	\$200.82		\$602.46			\$0.00	\$0.00	
6/16/2016	\$1,637.49	4/1/2016	3/1/2015	\$1,637.49				\$602.46			\$0.00	\$0.00	
7/26/2016			Trustee Suspense		\$0.00			\$602.46	\$1,660.00		\$1,660.00	\$1,660.00	
7/27/2016	\$4,310.01	5/1/2016	4/1/2015	\$1,436.67	\$2,873.34	\$2,873.34		\$3,475.80			\$1,660.00	\$1,660.00	
7/27/2016		6/1/2016	5/1/2015	\$1,436.67	-\$1,436.67		\$1,436.67	\$2,039.13			\$1,660.00	\$1,660.00	
7/27/2016		7/1/2016	6/1/2015	\$1,436.67	-\$1,436.67		\$1,436.67	\$602.46			\$1,660.00	\$1,660.00	
8/25/2016	\$830.00	Pre Applied	7/1/2015		\$830.00			\$602.46	\$830.00	\$1,436.67	\$1,053.33	\$2,490.00	
8/25/2016	\$1,436.67	8/1/2016	8/1/2015	\$1,436.67	\$0.00			\$602.46			\$1,053.33	\$2,490.00	
9/22/2016	\$830.00	Pre Applied	9/1/2015		\$830.00			\$602.46	\$830.00	\$1,436.67	\$446.66	\$3,320.00	
9/22/2016	\$1,436.67	9/1/2016	10/1/2015	\$1,436.67	\$0.00			\$602.46			\$446.66	\$3,320.00	
11/30/2016	\$2,873.34	10/1/2016	11/1/2015	\$1,436.67	\$1,436.67	\$1,436.67		\$2,039.13			\$446.66	\$3,320.00	
11/30/2016		11/1/2016	12/1/2015	\$1,436.67	-\$1,436.67		\$1,436.67	\$602.46			\$446.66	\$3,320.00	
12/10/2016	\$1,436.67	12/1/2016	1/1/2016	\$1,436.67	\$0.00			\$602.46			\$446.66	\$3,320.00	
12/27/2016		Trustee Suspense			\$0.00			\$602.46	\$415.00		\$861.66	\$3,735.00	
3/9/2017	\$2,873.34	1/1/2017	2/1/2016	\$1,436.67	\$1,436.67	\$1,436.67		\$2,039.13			\$861.66	\$3,735.00	
3/9/2017		2/1/2017	3/1/2016		\$0.00		\$1,436.67	\$602.46			\$861.66	\$3,735.00	
4/14/2017	\$1,660.00	Pre Applied	4/1/2016		\$1,660.00			\$602.46	\$1,660.00	\$1,436.67	\$1,084.99	\$5,395.00	
4/14/2017	\$2,873.34	3/1/2017	5/1/2016	\$1,436.67	\$1,436.67	\$1,436.67		\$2,039.13			\$1,084.99	\$5,395.00	
4/14/2017		4/1/2017	6/1/2016	\$1,436.67	-\$1,436.67		\$1,436.67	\$602.46			\$1,084.99	\$5,395.00	
5/17/2017		Trustee Suspense			\$0.00			\$602.46	\$415.00		\$1,499.99	\$5,810.00	
7/17/2017	\$1,403.08	5/1/2017	7/1/2016	\$1,403.08	\$0.00		\$33.59	\$568.87			\$1,499.99	\$5,810.00	
7/17/2017		Trustee Suspense			\$0.00			\$568.87	\$2,905.00		\$4,404.99	\$8,715.00	
7/17/2017		Pre Applied	8/1/2016		\$0.00			\$568.87			\$1,436.67	\$2,968.32	\$8,715.00
7/17/2017		Pre Applied	9/1/2016		\$0.00			\$568.87			\$1,436.67	\$1,531.65	\$8,715.00
7/17/2017		Pre Applied	10/1/2016		\$0.00			\$568.87			\$1,436.67	\$94.98	\$8,715.00
7/20/2017	\$1,403.08	6/1/2017	11/1/2016	\$1,403.08	\$0.00			\$568.87			\$94.98	\$8,715.00	
8/17/2017		Trustee Suspense			\$0.00			\$568.87			\$94.98	\$8,715.00	
8/17/2017	\$1,403.08	7/1/2017	12/1/2016	\$1,403.08	\$0.00			\$568.87			\$94.98	\$8,715.00	
9/13/2017		Trustee Suspense			\$0.00			\$568.87	\$2,100.63		\$2,195.61	\$10,815.63	
9/13/2017	\$1,403.08	8/1/2017	1/1/2017	\$1,403.08	\$0.00			\$568.87			\$2,195.61	\$10,815.63	
10/16/2017	\$1,403.08	9/1/2017	2/1/2017	\$1,403.08	\$0.00			\$568.87			\$2,195.61	\$10,815.63	
11/15/2017	\$1,403.08	10/1/2017	3/1/2017	\$1,403.08	\$0.00			\$568.87			\$2,195.61	\$10,815.63	
12/14/2017	\$1,403.08	11/1/2017	4/1/2017	\$1,403.08	\$0.00			\$568.87			\$2,195.61	\$10,815.63	
1/10/2018	\$1,403.08	12/1/2017	5/1/2017	\$1,403.08	\$0.00			\$568.87			\$2,195.61	\$10,815.63	
2/10/2018	\$1,403.08	1/1/2018	6/1/2017	\$1,403.08	\$0.00			\$568.87			\$2,195.61	\$10,815.63	
3/10/2018	\$1,403.08	2/1/2018	7/1/2017	\$1,403.08	\$0.00			\$568.87			\$2,195.61	\$10,815.63	
4/10/2018	\$1,403.08	3/1/2018	8/1/2017	\$1,403.08	\$0.00			\$568.87			\$2,195.61	\$10,815.63	
5/10/2018	\$1,403.08	4/1/2018	9/1/2017	\$1,403.08	\$0.00			\$568.87			\$2,195.61	\$10,815.63	
6/10/2018	\$1,403.08	5/1/2018	10/1/2017	\$1,403.08	\$0.00			\$568.87			\$2,195.61	\$10,815.63	
7/10/2018	\$1,403.08	6/1/2018	11/1/2017	\$1,403.08	\$0.00			\$568.87			\$2,195.61	\$10,815.63	
8/10/2018	\$1,403.08	7/1/2018	12/1/2017	\$1,403.08	\$0.00			\$568.87			\$2,195.61	\$10,815.63	
9/10/2018	\$1,403.08	8/1/2018	1/1/2018	\$1,403.08	\$0.00			\$568.87			\$2,195.61	\$10,815.63	
11/10/2018	\$1,403.08	9/1/2018	2/1/2018	\$1,403.08	\$0.00			\$568.87			\$2,195.61	\$10,815.63	
1/10/2019	\$2,806.16	10/1/2018	3/1/2018	\$1,403.08	\$1,403.08	\$1,403.08		\$1,971.95			\$2,195.61	\$10,815.63	
2/10/2019	\$1,403.08	11/1/2018	4/1/2018	\$1,403.08	\$0.00			\$1,971.95			\$2,195.61	\$10,815.63	
3/10/2019	\$1,403.08	12/1/2018	5/1/2018	\$1,403.08	\$0.00			\$1,971.95			\$2,195.61	\$10,815.63	
4/10/2019	\$1,403.08	1/1/2019	6/1/2018	\$1,403.08	\$0.00			\$1,971.95			\$2,195.61	\$10,815.63	
5/10/2019	\$1,403.08	2/1/2019	7/1/2018	\$1,403.08	\$0.00			\$1,971.95			\$2,195.61	\$10,815.63	
6/10/2019	\$1,403.08	3/1/2019	8/1/2018	\$1,403.08	\$0.00			\$1,971.95			\$2,195.61	\$10,815.63	
7/10/2019	\$212.20	4/1/2019	9/1/2018	\$1,403.08	-\$1,190.88		\$1,190.88	\$781.07			\$2,195.61	\$10,815.63	
8/10/2019	\$1,403.08	5/1/2019	10/1/2018	\$1,403.08	\$0.00			\$781.07			\$2,195.61	\$10,815.63	
9/10/2019	\$1,403.08	6/1/2019	11/1/2018	\$1,403.08	\$0.00			\$781.07			\$2,195.61	\$10,815.63	
12/10/2019	\$4,209.24	7/1/2019	12/1/2018	\$1,403.08	\$2,806.16	\$2,806.16		\$3,587.23			\$2,195.61	\$10,815.63	



**CERTIFICATE OF SERVICE**

I hereby certify that on this 5th day of April 2021, a true and correct copy of the Response to Notice of Final Cure Payment and Completion of Plan Payments was served by regular mail upon Hyun Sook Lee Kim, 1398 E. Rain Lake Lane, Collierville, TN 38017. I also caused a copy to be served by electronic means as follows: counsel for the Debtor, Hurst Law Firm, P.A., P.O. Box 41497, Memphis, TN 38174-1497; Sylvia F. Brown, 200 Jefferson Ave. Suite #1113, Memphis, TN 38103; and, electronically to those identified on the CM/ECF system for this case.

By: /s/Edward D. Russell  
Edward D. Russell

